

EXHIBIT

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KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

Gilbert Lantini, II
23 Rotary Drive
Johnston, RI 02919

Our File No. 10-001520

VIA FIRST CLASS MAIL &
CERTIFIED MAIL

Certified Article Number

9414 7266 9904 2078 6680 40

SENDERS RECORD

Dear Sir/Madam:

Please be advised that this office represents Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, as Trustee for the Registered Holders of Aegis Asset Backed Securities Trust, Mortgage Pass-Through Certificates, Series 2005-5 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for Aegis Funding Corporation, dated August 23, 2005 in the original principal amount of \$264,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 2075 Plainfield Pike, Johnston, RI 02919. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of August 25, 2016, the amount of the debt is \$230,193.84. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSURE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

U.S. Bank National Association, as Trustee for the Registered Holders of Aegis Asset Backed Securities Trust, Mortgage Pass-Through Certificates, Series 2005-5 is aware you have been granted a Chapter 7 Discharge by the United States Bankruptcy Court for the District of Rhode Island in Case #1:14-bk-11757. Accordingly, you will have no personal liability and U.S. Bank National Association, as Trustee for the Registered Holders of Aegis Asset Backed Securities Trust, Mortgage Pass-Through Certificates, Series 2005-5 will have no recourse against you in the event a foreclosure sale of your property fails to generate sufficient funds to satisfy the indebtedness secured by the Mortgage.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

Susan W. Cody
SWC/dv

A handwritten signature in black ink, appearing to read "Susan W. Cody".

900 CHELMSFORD STREET, SUITE 3102, LOWELL, MASSACHUSETTS 01851

PHONE: 978-256-1500 / FAX: 978-256-7615

HOURS OF OPERATION: 8:30AM – 5:30PM, EST MONDAY THRU FRIDAY



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

Gilbert Lantini, II
c/o John Ennis, Esq
1200 Reservoir Avenue
Cranston, RI 02920

Our File No. 10-001520

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CERTIFIED MAIL

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9414 7266 9904 2078 6683 09

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Dear Sir/Madam:

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Sincerely,

A handwritten signature in black ink, appearing to read "S. W. Cody".

Susan W. Cody
SWC/dv

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ATTORNEYS AT LAW

SERVING MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 25, 2016

Gilbert Lantini, II
94 Taylor Drive
North Smithfield, RI 02896

Our File No. 10-001520

Dear Sir/Madam:

VIA FIRST CLASS MAIL &
CERTIFIED MAIL

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9414 7266 9904 2078 6680 33

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